

## UNITED STATES BANKRUPTCY COURT

District of Utah

In re Kerry and Michael Blatzer  
DebtorCase No. 11-22984 JTM  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Provident Funding Associates, L.P.

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number you use to identify the debtor's account: 0 1 0 8

Date of payment change: 02/01/2015  
Must be at least 21 days after date of this notice  
mm/dd/yyyy

New total payment: \$ 2,384.44  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## Will there be a change in the debtor's escrow account payment?

No  
 Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 284.53New escrow payment: \$ 346.14

## Part 2: Mortgage Payment Adjustment

## Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No  
 Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

I am the creditor.  I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Benjamin J. Mann  
Signature

Date 12/18/2014  
mm/dd/yyyy

Print: Benjamin J. Mann  
First Name J. Middle Name Mann Last Name  
Title Attorney at Law

Company Halliday, Watkins & Mann, P.C.

Address 376 East 400 South, Suite 300  
Number  Street   
Salt Lake City Utah 84111  
City State ZIP Code

Contact phone (801) 355-2886 Email ben@hwmlawfirm.com

**MAILING CERTIFICATE**

The undersigned hereby certifies that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed by first class mail, postage prepaid, or via ECF, this 18<sup>th</sup> day of December, 2014, to each of the following:

Kerry and Michael Blatzer 9582 South Equestrian Park Circle Sandy, Utah 84092 Debtors	Jeffrey C. Shorter Via ECF Debtors' Attorney
United States Trustee Via ECF	Kevin R. Anderson Via ECF Chapter 13 Trustee

/s/ Benjamin J. Mann  
Benjamin J. Mann

**Provident Funding®**

The Mortgage Price Leader

P.O. Box 5914, Santa Rosa, CA 95402

Date: 12/5/2014

Loan Number: [REDACTED]

Escrow Statement Date: 12/5/2014

Next Payment Due Date: 12/1/2014

New Payment Effective Date: 2/1/2015

New Monthly Payment: \$2,384.44

For Property Located At:

9582 SO. EQUESTRIAN PARK CIRCLE, SANDY, UT 84092

KERRY L. KUEHN  
9582 SO. EQUESTRIAN PARK CIRCLE  
SANDY, UT 84092**CONTACT US**

► Pay online and go paperless:

www.providentfunding.com

► Customer service:

(800) 696-8199

► Mail your payment to our vendor:

P.O. Box 513738  
Los Angeles, CA 90051-3738**Annual Escrow Account Disclosure Statement**

Your Current Payment...	
<b>Old Monthly Payment:</b>	<b>\$2,322.83</b>
Principal & Interest	\$2,038.30
Escrow Payment	\$284.53

Effective 2/1/2015, You Must Pay...	
<b>New Monthly Payment:</b>	<b>\$2,384.44</b>
Principal & Interest	\$2,038.30
Escrow Payment	\$346.14

**Your new total monthly payment is \$2,384.44 effective with your 2/1/2015 payment.**

Your account has a total shortage of \$511.16. For details and shortage payment options, turn to the last page.

Anticipated Activity From 2/1/2014			
This table illustrates anticipated activity at the time of your last escrow analysis.			
Date	Anticipated Payments To Escrow	Anticipated Payments From Escrow	Required Escrow Balance
			Starting Balance
Feb 2014	\$284.53		\$1,344.47
Mar 2014	\$284.53		\$1,629.00
Apr 2014	\$284.53		\$1,913.53
May 2014	\$284.53		\$2,198.06
Jun 2014	\$284.53		\$2,482.59
Jul 2014	\$284.53		\$2,767.12
Aug 2014	\$284.53		\$3,051.65
Sep 2014	\$284.53		\$3,336.18
Oct 2014	\$284.53		\$3,620.71
Nov 2014	\$284.53		\$3,905.24
Nov 2014		\$2,760.31	County taxes \$1,144.93
Dec 2014	\$284.53		\$1,429.46
			Anticipated
Dec 2014			
Jan 2015			
Jan 2015			
<b>Total</b>	<b>\$3,129.83</b>	<b>\$2,760.31</b>	

Actual Activity From 2/1/2014				
This table illustrates actual activity of payments to and from your escrow account since your last escrow analysis.				
Date	Actual Payments To Escrow	Actual Payments From Escrow	Bill Description	Actual Escrow Balance
			Starting Balance	\$324.00
Feb 2014	\$284.53			\$608.53
Mar 2014	\$284.53			\$893.06
Apr 2014	\$284.53			\$1,177.59
May 2014	\$284.53			\$1,462.12
Jun 2014	\$284.53			\$1,746.65
Jul 2014	\$284.53			\$2,031.18
Aug 2014	\$284.53			\$2,315.71
Sep 2014	\$284.53			\$2,600.24
Oct 2014	\$284.53			\$2,884.77
Nov 2014	\$284.53	\$2,743.46	County taxes	\$425.84
Nov 2014				\$425.84
Dec 2014				\$425.84
			Anticipated	
Dec 2014	\$284.53			\$710.37
Jan 2015	\$284.53			\$994.90
Jan 2015		\$899.00	Hazard Insurance	\$95.90
<b>Total</b>	<b>\$3,414.36</b>	<b>\$3,642.46</b>	<b>Ending Balance:</b>	<b>\$95.90</b>

Your ending escrow balance is \$95.90, as determined by your actual activity. This figure will be used as the starting balance for your projected escrow account activity over the next 12 months. An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount.

**Important Notice:** This letter is intended for informational purposes only. It should not be construed as an attempt to collect a debt as personal liability. Our records reflect that you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy. Although your legal obligation to repay the loan was discharged or may be discharged in the future, we retain our security interest in the property securing the loan and will only exercise our rights against the property in the event of default under the loan documents.

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Anticipated Activity for the Next 12 Months

This table illustrates anticipated payments into escrow and disbursements from escrow over the next 12 months.

Date	Anticipated Payments To Escrow	Anticipated Payments From Escrow	Bill Description	Anticipated Escrow Balance	Required Escrow Balance
			Starting Balance	\$95.90	\$607.06
February 2015	\$303.54			\$399.44	\$910.60
March 2015	\$303.54			\$702.98	\$1,214.14
April 2015	\$303.54			\$1,006.52	\$1,517.68
May 2015	\$303.54			\$1,310.06	\$1,821.22
June 2015	\$303.54			\$1,613.60	\$2,124.76
July 2015	\$303.54			\$1,917.14	\$2,428.30
August 2015	\$303.54			\$2,220.68	\$2,731.84
September 2015	\$303.54			\$2,524.22	\$3,035.38
October 2015	\$303.54			\$2,827.76	\$3,338.92
November 2015	\$303.54			\$3,131.30	\$3,642.46
November 2015		\$2,743.46	County taxes	\$387.84	\$899.00
December 2015	\$303.54			\$691.38	\$1,202.54
January 2016	\$303.54			\$994.92	\$1,506.08
January 2016		\$899.00	Hazard insurance	\$95.92	\$607.08
<b>Total</b>	<b>\$3,642.48</b>	<b>\$3,642.46</b>			

## How We Calculate Your Surplus or Shortage

- The **anticipated starting balance** for the upcoming 12 month period is \$95.90. The **required escrow balance** is \$607.06, and reflects what your escrow balance must be to ensure your account does not fall below the minimum required balance (**escrow cushion**) over the next 12 months.
- An **escrow cushion** is a required reserve amount set by the Real Estate Settlement and Procedures Act (RESPA) and cannot exceed 1/6th of your total annual escrow expenses, excluding mortgage insurance premiums, unless state law specifies a lower amount.
- Your **escrow cushion** is \$607.08, which is 2 month(s) of escrow payment(s). Since your escrow balance is projected to fall to its lowest point in January 2016, your required escrow balance for this month is equal to your escrow cushion.
- Subtract the anticipated escrow balance from the required escrow balance to determine your escrow surplus or shortage.

## Escrow Payment Calculation

- Divide total annual expenses, \$3,642.46, by 12 to determine the unadjusted escrow payment. This is the base amount that must be paid into your escrow account each month to meet all expense obligations.
- Your account also contains a shortage of \$511.16.** You may pay the shortage in full using the instructions below. If you do not pay the shortage in full, we automatically divide it by 12 and collect it with your next 12 monthly payments at a rate of \$42.60 per month.
- Your total escrow payment is \$346.14 and is required to be paid with your total monthly mortgage payment.

Unadjusted escrow payment (1/12th of your total annual expenses)	\$303.54	Principal & interest	\$2,038.30
		Escrow payment	\$346.14
(+) Shortage adjustment	\$42.60		
<b>Total Escrow Payment</b>	<b>\$346.14</b>	<b>New Monthly Payment</b>	<b>\$2,384.44</b>

## Shortage Payment Instructions - Detach Here

You have the option to pay your shortage in one lump sum. Provident Funding does not require you to pay in one lump sum. There are no penalties or interest for keeping your shortage spread over 12 months. Your shortage payment options are as follows:

- Free online payment at [www.providentfunding.com](http://www.providentfunding.com)
- Mail your shortage payment to our processing vendor. Please include this stub:  
P.O. Box 513738  
Los Angeles, CA 90051-3738

## Lump-Sum Shortage Payment

Loan Number	[REDACTED]
**Pay by	2/1/2015
<b>TOTAL SHORTAGE</b>	<b>\$511.16</b>

\*\*If you pay your full shortage of \$511.16 by 2/1/2015, your new monthly payment will be \$2,341.84 effective 2/1/2015.